

From: Spiro Vrusho <spikexyz@aol.com> on 06/14/2008 06:50:01 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop credit card companies from hiking interest rates on existing balances and allow us more time between bill creation and payment due dates so we have enough time to send a check. Please mandate that payments go toward high interest debt.

Sincerely,

Mr. Spiro Vrusho
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